

Remarks

The examiner's withdrawal of the rejection under 35 USC 101 is noted with appreciation.

Claims 30 - 58 remain in the application.

Independent method claim 30 and system claim 46 have been amended to include limitations reflecting that the invention communicates a variable business transaction response to a recipient according to whether a business fact set provided by the recipient meets business criteria in the data store:

According to the claimed invention, a same/single fact set input by a recipient, results in the generation of alternative communications with different business transaction decision/terms and conditions according to whether a business criteria is met or not met based on the fact set input of the recipient and conditional business transaction criteria stored in the data base.

For example, as shown at 310 and 312 in fig 16, a loan request input by a recipient will result in the generation of a responsive communication stating either that a loan is accepted (Fig 17 and 18) or denied, according to whether loan criteria have been met or not met by the recipient fact set.

Thus, the recipient's request may, or may not, be granted.

In contrast to the claimed invention, Powers teaches as a whole that only the format (stylset) of a communication is changed to reflect the channel of delivery (fax,email letter) designated (requested) by the registrant. The software merely interprets and implements the instructions of the registrant. Any business transaction fact set in the communication does not and must not be changed. All terms and conditions of a business transaction defined by the text provided by the registrant must remain unchanged - only the stylistic format is changed to conform with the delivery channel requested by the recipient. In other words, the teaching of Powers is directed simply to the translation of the registrants' request into an appropriately traditional/conventional format.

Thus, according to the claimed invention, a decision is made/communicated on whether or not, and under what terms, to comply with a requested business transaction whereas, in direct contrast to the claimed invention, the whole teaching of Powers

requires absolute/rigid compliance with and implementation of the request by the registrant.

Therefore, the claimed invention cannot be considered to be anticipated by, or obvious over, Powers.

Accordingly, it is believed that the newly submitted claims are neither anticipated nor obvious over Powers but define patentably over the cited art.

Favorable reconsideration of the application is requested.

Respectfully submitted,

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